

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Sherri Denise Williams
Debtor

Case No. 18-01578-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: admin
Form ID: 318

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Total Noticed: 66

Date Rcvd: Jul 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 22, 2018.

db +Sherri Denise Williams, 953 South Pine Street, York, PA 17403-3936
cr +Nissan Motor Acceptance Corporation, c/o Stewart, Zlmen & Jungers, Ltd., 2860 Patton Road, Roseville, MN 55113-1100
5049279 +ANESTHESIA ASSOC. OF LANC., P.O. BOX 783068, PHILADELPHIA, PA 19178-3068
5049286 CAPITAL ONE BANK, 3800 GOLF ROAD, SUITE 105, ROLLING MEADOWS, IL 60008-4028
5049287 +CBY BUREAU OF YORK, INC., 33 SOUTH DUKE STREET, YORK, PA 17401-1485
5049289 +CENTRAL CREDIT SERVICES LLC, 9550 REGENCY SQUARE BLVD., SUITE 500 A, JACKSONVILLE, FL 32225-8169
5049290 CENTRAL CREDIT SERVICES, LLC, P O BOX 15118, JACKSONVILLE, FL 32239-5118
5049292 +COMPLETE COLLECTION SERVICE, 1007 N. FEDERAL HIGHWAY, #280, FORT LAUDERDALE, FL 33304-1422
5049291 +COMPLETE COLLECTION SERVICE, 4833 NORTH DIXIE HIGHWAY, FORT LAUDERDALE, FL 33334-3928
5049295 +DANIEL L. WILLIAMS, 953 SOUTH PINE STREET, YORK, PA 17403-3936
5049274 +E. HALEY ROHRBAUGH, CGA LAW FIRM, 135 NORTH GEORGE STREET, YORK, PA 17401-1132
5049296 +GC SERVICES, 6330 GULFTON STREET, HOUSTON, TX 77081-1198
5049297 +GC SERVICES LIMITED PARTNERSHIP, COLLECTION AGENCY DIVISION, 6300 GULFTON, HOUSTON, TX 77081-1108
5049298 GC SERVICES LP, PO BOX 1389, COPPERAS COVE, TX 76522-5389
5049299 +GC SERVICES LP, P O BOX 47500, JACKSONVILLE, FL 32247-7500
5049300 +GC SERVICES, L.P., P. O. BOX 857, OAKS, PA 19456-0857
5049308 +LANCASTER GENERAL HEALTH, PO BOX 3555, LANCASTER, PA 17604-3555
5049309 +LANCASTER GENERAL HOSPITAL, P.O. BOX 824809, PHILADELPHIA, PA 19182-4809
5049310 +LENDMARK FINANCIAL, 1713 POPLAR PLACE, DUNDALK, MD 21222-3221
5049311 +LENDMARK FINANCIAL, 2054 FRUITVILLE PIKE, LANCASTER, PA 17601-3918
5049312 +LENDMARK FINANCIAL SERVICES, INC., 250 ENGLAR ROAD, UNIT 16, WESTMINSTER, MD 21157-6186
5049313 LENDMARK FINANCIAL SERVICES, INC., 6479 BALTIMORE NATIONAL PIKE, CATONSVILLE, MD 21228-3904
5049314 +NISSAN MOTOR ACCEPTANC, PO BOX 660360, DALLAS, TX 75266-0360
5049316 +NORTH SHORE AGENCY, 270 SPAGNOLI ROAD, SUITE 110, MELVILLE, NY 11747-3515
5049317 NORTH SHORE AGENCY, PO BOX 9205, OLD BETHPAGE, NY 11804-9005
5049315 NORTH SHORE AGENCY, P O BOX 8922, WESTBURY, NY 11590
5049276 +PA DEPARTMENT OF REVENUE, PO BOX 281061, HARRISBURG, PA 17128-1061
5049275 +SECRETARY OF TREASURY, 15TH & PENN AVENUE NW, WASHINGTON, DC 20220-0001
5049324 +STATE OF MARYLAND, CENTRAL COLLECTION UNIT, 300 WEST PRESTON STREET, BALTIMORE, MD 21201-2307
5049335 +YORK WATER CO., 130 E MARKET STREET, P.O. BOX 15089, YORK, PA 17405-7089
5049336 +YORK WATER CO., P.O. BOX 15089, YORK, PA 17405-7089
5049337 YORK WATER CO., PO BOX 3009, LANCASTER, PA 17604-3009
5049334 +YORK WATER CO., 130 E. MARKET STREET, YORK, PA 17401-1219
5049338 +YORK WATER COMPANY, 130 EAST MARKET STREET, BOX 15089, YORK, PA 17401-1219

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5049278 +E-mail/Text: info@aal.bz Jul 20 2018 18:48:35 ANESTHESIA ASSOC. OF LANC., 133 E. FREDERICK STREET, LANCASTER, PA 17602-2294
5049281 +EDI: CAPITALONE.COM Jul 20 2018 22:48:00 CAPITAL ONE, PO BOX 85619, RICHMOND, VA 23285-5619
5049280 +EDI: CAPITALONE.COM Jul 20 2018 22:48:00 CAPITAL ONE, P.O. BOX 30285, SALT LAKE CITY, UT 84130-0285
5049283 EDI: CAPITALONE.COM Jul 20 2018 22:48:00 CAPITAL ONE BANK, P.O. BOX 71107, CHARLOTTE, NC 28272-1107
5049282 EDI: CAPITALONE.COM Jul 20 2018 22:48:00 CAPITAL ONE BANK, P.O. BOX 70885, CHARLOTTE, NC 28272-0885
5049284 +EDI: CAPITALONE.COM Jul 20 2018 22:48:00 CAPITAL ONE BANK, PO BOX 30281, SALT LAKE CITY, UT 84130-0281
5049285 +EDI: CAPITALONE.COM Jul 20 2018 22:48:00 CAPITAL ONE BANK (USA), N.A.*, 1680 CAPITAL ONE DRIVE, MC LEAN, VA 22102-3407
5049293 +E-mail/Text: csdlclientservices@cboflanc.com Jul 20 2018 18:48:37 CREDIT BUREAU OF LANCASTER COUNTY, PO BOX 1271, LANCASTER, PA 17608-1271
5049294 +EDI: CCS.COM Jul 20 2018 22:48:00 CREDIT COLLECTION SERVICE, PO BOX 607, NORWOOD, MA 02062-0607
5049301 +EDI: PHINHARRIS Jul 20 2018 22:48:00 HARRIS & HARRIS, LTD., 222 MERCHANDISE MART PLAZA, SUITE 1900, CHICAGO, IL 60654-1421
5049302 +EDI: PHINHARRIS Jul 20 2018 22:48:00 HARRIS & HARRIS, LTD., 111 WEST JACKSON BLVD., SUITE 400, CHICAGO, IL 60604-4135
5049303 +EDI: IIC9.COM Jul 20 2018 22:48:00 I.C. SYSTEM INC., PO BOX 64378, SAINT PAUL, MN 55164-0378
5049277 EDI: IRS.COM Jul 20 2018 22:48:00 INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATION, P.O. BOX 7346, PHILADELPHIA, PA 19101-7346
5049304 +EDI: CBSKOHL.S.COM Jul 20 2018 22:48:00 KOHL'S, ATTN: RECOVERY DEPT, PO BOX 3120, MILWAUKEE, WI 53201-3120
5049305 +EDI: CBSKOHL.S.COM Jul 20 2018 22:48:00 KOHL'S, PO BOX 2983, MILWAUKEE, WI 53201-2983
5049306 +EDI: CBSKOHL.S.COM Jul 20 2018 22:48:00 KOHL'S DEPARTMENT STORE, PO BOX 3115, MILWAUKEE, WI 53201-3115
5049307 +EDI: CBSKOHL.S.COM Jul 20 2018 22:48:00 KOHL'S/CAPITAL ONE, KOHL'S CREDIT, PO BOX 3043, MILWAUKEE, WI 53201-3043

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

5049318 +E-mail/Text: bankruptcy@loanpacific.com Jul 20 2018 18:48:41 PACIFIC UNION FINANCIA,
1603 LBJ FWY STE 500, FARMERS BRANCH, TX 75234-6071
5049320 +EDI: NEXTEL.COM Jul 20 2018 22:48:00 SPRINT, PO BOX 8077, LONDON, KY 40742-8077
5049321 EDI: NEXTEL.COM Jul 20 2018 22:48:00 SPRINT, 6391 SPRINT PARKWAY,
OVERLAND PARK, KS 66251-4300
5049319 EDI: NEXTEL.COM Jul 20 2018 22:48:00 SPRINT, P.O. BOX 4191, CAROL STREAM, IL 60197
5049323 EDI: NEXTEL.COM Jul 20 2018 22:48:00 SPRINT*, ATTN: BANKRUPTCY DEPT., PO BOX 7949,
OVERLAND PARK, KS 66207-0949
5049325 +EDI: WTRRN BANK.COM Jul 20 2018 22:48:00 TARGET, C/O FINANCIAL & RETAIL SRVS,
MAILSTOPN BT POB 9475, MINNEAPOLIS, MN 55440-9475
5049326 EDI: WTRRN BANK.COM Jul 20 2018 22:48:00 TARGET CARD SERVICES, PO BOX 660170,
DALLAS, TX 75266-0170
5049327 +EDI: WTRRN BANK.COM Jul 20 2018 22:48:00 TARGET CORP, P.O. BOX 673,
MINNEAPOLIS, MN 55440-0673
5049332 +EDI: TFSR.COM Jul 20 2018 22:48:00 TOYOTA FINANCIAL SERVICES, PO BOX 5236,
CAROL STREAM, IL 60197-5236
5049328 EDI: TFSR.COM Jul 20 2018 22:48:00 TOYOTA FINANCIAL, P O BOX 2730 MAIL STOP WF22,
TORRANCE, CA 90509
5049329 EDI: TFSR.COM Jul 20 2018 22:48:00 TOYOTA FINANCIAL, P.O. BOX 371339,
PITTSBURGH, PA 15250
5049331 EDI: TFSR.COM Jul 20 2018 22:48:00 TOYOTA FINANCIAL SERVICES, P O BOX 17187,
BALTIMORE, MD 21297
5049330 EDI: TFSR.COM Jul 20 2018 22:48:00 TOYOTA FINANCIAL SERVICES, P O BOX 5855,
CAROL STREAM, IL 60197
5049333 EDI: TFSR.COM Jul 20 2018 22:48:00 TOYOTA MOTOR CREDIT CORP, PO BOX 8026,
CEDAR RAPIDS, IA 52408
5064079 EDI: BL-TOYOTA.COM Jul 20 2018 22:48:00 Toyota Motor Credit Corporation,
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 32

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001,
Malvern, PA 19355-0701
5049273* +SHERRI DENISE WILLIAMS, 953 SOUTH PINE STREET, YORK, PA 17403-3936
5049322* ++SPRINT NEXTEL CORRESPONDENCE, ATTN BANKRUPTCY DEPT, PO BOX 7949,
OVERLAND PARK KS 66207-0949
(address filed with court: SPRINT, PO BOX 4191, CAROL STREAM, IL 60197-4191)
5049288 ##CENTRAL CREDIT SERVICES LLC, 20 CORPORATE HILLS DRIVE, SAINT CHARLES, MO 63301-3749
TOTALS: 0, * 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 22, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on July 20, 2018 at the address(es) listed below:

Elizabeth Haley Rohrbaugh on behalf of Debtor 1 Sherri Denise Williams hrohrbaugh@cgalaw.com,
kbrayboy@cgalaw.com, rminello@cgalaw.com, tlocondro@cgalaw.com, jrosenau@cgalaw.com
James Warmbrodt on behalf of Creditor Pacific Union Financial, LLC. bkgroup@kmlawgroup.com
Steven M. Carr (Trustee) carrtrustee@yahoo.com, pa3l@ecfcbis.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:Debtor 1 **Sherri Denise Williams**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1469**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:18-bk-01578-HWV****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:Sherri Denise Williams
aka Sherri Denise OwensJuly 20, 2018By the
court:Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.